

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Andrea Marie Shaul
Robert Blain Shaul
Debtors

Case No. 18-04779-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 63

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db/jdb
5129868 ++Andrea Marie Shaul, Robert Blain Shaul, 13585 Berwick Tpke, Gillett, PA 16925-9125
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
5129863 +Canal Crossing, 130 Saddlestone Place, Camillus, NY, Camillus, NY 13031-1681
5129864 +Canal Crossing, 130 Saddlestone Ln, Main Office, Camillus, NY 13031-1681
5179097 +Dr. Robert Dracker, 4811 Buckley Rd., Liverpool, NY 13088-3629
5129883 Ed Financial, P.O. Box 36008, Knoxville, TN 37930-6008
5197450 Edfinancial Services on behalf of ECMC, Educational Credit Management Corporatio,
Lockbox 8682, P.O. Box 16478, St. Paul, MN 55116-0478
5180351 +Edfinancial Services on behalf of MDHE c/o ASA, MDHE c/o American Student Assistance,
100 Cambridge Street, Suite 1600, Boston, MA 02114-2518
5135123 +Edfinancial Services on behalf of Massachusetts Hi, PO Box 16129, St Paul MN 55116-0129
5135122 +Edfinancial Services on behalf of NYHESC, New York State Higher Education Services,
99 Washington Ave., Albany, NY 12210-2822
5129884 +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
5129889 +Fnb Omaha, P.O. Box 3412, Omaha, NE 68197-0001
5129890 +Garden Homes Management Corporation, 29 Knapp St, PO Box 4401, Stamford, CT 06907-0401
5179096 Grnsky/thdlnsvc/fiftht, Home Depot, PO Box 71215, Charlotte, NC 28272-1215
5129892 +Guthrie/Robert Packer Hospital, 1 Guthrie Square, Sayre, PA 18840-1698
5139393 Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio,
PO BOX 16408, St. Paul, MN 55116-0408
5129911 +Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360
5131032 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
5129912 PA Income Tax - Dept of Rev, PO BOX 280506, Harrisburg, PA 17128-0506
5135161 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop code 3105,
Omaha, NE 68197)
5129914 Raymond & Flanighan, PO Box 130, Liverpool, NY 13088-0130
5129915 +Realpage Utility Management, 130 Saddlestone Place, Camillus, NY 13031-1681
5133056 +TD Auto Finance LLC, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
5133073 +TD Auto Finance LLC, c/o Schiller, Knapp, LLP, 950 New Loudon Road, Latham, NY 12110-2100
5149793 U.S. Bank NA dba Elan National Financial Services, Bankruptcy Department, PO Box 108,
St Louis, MO 63166-0108
5129939 #+WaterWatch, 67 Warehouse St, Rochester, NY 14608-1736

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5129859 +EDI: GMACFS.COM Jan 18 2020 00:08:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
5144013 EDI: BECKLEE.COM Jan 18 2020 00:08:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5129860 +EDI: AMEREXPR.COM Jan 18 2020 00:08:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
5129862 +E-mail/Text: legal@blirentals.com Jan 17 2020 19:15:56 BLI Rentals LLC, PO Box 992,
Emporia, KS 66801-0992
5129865 EDI: CAPITALONE.COM Jan 18 2020 00:08:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
5129896 EDI: CBSAAFES.COM Jan 18 2020 00:08:00 Military Star, 3911 S Walton Walker Blv,
Dallas, TX 75236
5181292 EDI: BL-BECKET.COM Jan 18 2020 00:08:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
5129869 +EDI: CHASE.COM Jan 18 2020 00:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
5129870 +EDI: NAVIENTFKASMDOE.COM Jan 18 2020 00:08:00 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre, PA 18773-9635
5129893 EDI: IRS.COM Jan 18 2020 00:08:00 IRS - Federal, Centralized Insolvency Operation,
Post Office Box 7346, Philadelphia, PA 19101-7346
5129894 +E-mail/Text: bncnotices@becket-lee.com Jan 17 2020 19:15:52 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5129897 +EDI: NAVIENTFKASMSERV.COM Jan 18 2020 00:08:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
5202018 EDI: NAVIENTFKASMDOE.COM Jan 18 2020 00:08:00
Navient Solutions, LLC obo the dept of education, Navient Solutions, LLC obo,
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5138858 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jan 17 2020 19:15:50
Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates,
PO BOX 8961, Madison, WI 53708-8961
5130196 +EDI: PRA.COM Jan 18 2020 00:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5131217 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 17 2020 19:16:00
Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,
Harrisburg PA 17128-0946
5129913 +E-mail/Text: bankruptcyteam@quickenloans.com Jan 17 2020 19:16:15 Quicken Loans,
1050 Woodward Ave, Detroit, MI 48226-1906

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5133688 +E-mail/Text: bankruptcyteam@quickenloans.com Jan 17 2020 19:16:15 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408

5129916 +EDI: SALLIEMAEBANK.COM Jan 18 2020 00:08:00 Sallie Mae, Po Box 3229,
Wilmington, DE 19804-0229

5129917 +EDI: SEARS.COM Jan 18 2020 00:08:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283

5131034 E-mail/Text: bankruptcy@bbandt.com Jan 17 2020 19:16:00 Sheffield Financial, PO Box 1847,
Wilson, NC 27894-1847

5129918 +E-mail/Text: bankruptcy@bbandt.com Jan 17 2020 19:16:00 Sheffield Financial Co,
2554 Lewisville Clemmons, NC 27012-8110

5129919 +EDI: CITICORP.COM Jan 18 2020 00:08:00 Sunoco/citi, Po Box 6497,
Sioux Falls, SD 57117-6497

5129921 +EDI: RMSC.COM Jan 18 2020 00:08:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015

5129922 +EDI: RMSC.COM Jan 18 2020 00:08:00 Synch/ashley Homestore, 950 Forrer Blvd,
Kettering, OH 45420-1469

5129924 +EDI: RMSC.COM Jan 18 2020 00:08:00 Synch/care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469

5129926 +EDI: RMSC.COM Jan 18 2020 00:08:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007

5129928 +EDI: RMSC.COM Jan 18 2020 00:08:00 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005

5129930 +EDI: RMSC.COM Jan 18 2020 00:08:00 Synch/sams Club Dc, Po Box 965005,
Orlando, FL 32896-5005

5129931 +EDI: RMSC.COM Jan 18 2020 00:08:00 Synch/toysrus, Po Box 965005, Orlando, FL 32896-5005

5129932 +EDI: RMSC.COM Jan 18 2020 00:08:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024

5129933 +EDI: CHRYSLER.COM Jan 18 2020 00:08:00 Td Auto Finance, Po Box 9223,
Farmington Hills, MI 48333-9223

5129934 +EDI: WTRRBANK.COM Jan 18 2020 00:08:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673

5129936 +EDI: CITICORP.COM Jan 18 2020 00:08:00 Thd/cbna, Po Box 6497,
Sioux Falls, SD 57117-6497

5179098 +E-mail/Text: bkrcy@ugi.com Jan 17 2020 19:16:22 UGI, One UGI Center,
Wilkes-Barre, PA 18711-0601

5129888 EDI: USBANKARS.COM Jan 18 2020 00:08:00 Elan Financial Service, Po Box 108,
Saint Louis, MO 63166

5129938 EDI: VERIZONCOMB.COM Jan 18 2020 00:08:00 Verizon Fios, PO Box 15124,
Albany, NY 12212-5124

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5129891 Grnsky/thdlnsvc/fifht

5129937 UGI

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5129861* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871

5129866* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)

5129867* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)

5181293* Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

5129871* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129872* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129873* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129874* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129875* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129876* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129877* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129878* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129879* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129880* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129881* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5129882* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635

5180349* +Edfinancial Services on behalf of NYHESC, New York State Higher Education Services,
99 Washington Ave., Albany, NY 12210-2822

5129885* +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359

5129886* +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359

5129887* +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359

5129895* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

5129898* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129899* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129900* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129901* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129902* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129903* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129904* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129905* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129906* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129907* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129908* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129909* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129910* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

5129920* +Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497

***** BYPASSED RECIPIENTS (continued) *****

5129923* +Synch/ashley Homestore, 950 Forrer Blvd, Kettering, OH 45420-1469
 5129925* +Synch/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
 5129927* +Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
 5129929* +Synch/lowes, Po Box 965005, Orlando, FL 32896-5005
 5129935* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTALS: 2, * 41, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 Joseph P Schalk on behalf of Defendant Educational Credit Management Corporation
 jschalk@barley.com, sromig@barley.com
 Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
 Martin A Mooney on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com,
 acarmany@schillerknapp.com;bfisher@schillerknapp.com
 Matthew Joseph Zeigler on behalf of Plaintiff Andrea Marie Shaul mjzeigler@comcast.net,
 r59360@notify.bestcase.com
 Matthew Joseph Zeigler on behalf of Debtor 1 Andrea Marie Shaul mjzeigler@comcast.net,
 r59360@notify.bestcase.com
 Matthew Joseph Zeigler on behalf of Debtor 2 Robert Blain Shaul mjzeigler@comcast.net,
 r59360@notify.bestcase.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Andrea Marie Shaul
First Name Middle Name Last Name

Debtor 2 Robert Blain Shaul
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **4:18-bk-04779-RNO**

Social Security number or ITIN xxx-xx-1389
EIN --

Social Security number or ITIN xxx-xx-8376
EIN --

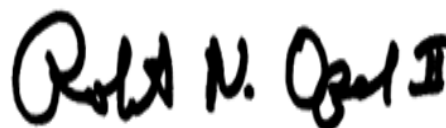
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andrea Marie Shaul

Robert Blain Shaul

**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: KarenDavis, Deputy Clerk

1/17/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.